

**REMARKS**

The present Amendment makes minor clarifying amendments to the independent claims of the present patent application. By this Amendment, independent Claims 1 and 53 have been amended. Independent Claims 1 and 53 have been amended to clarify that the payment lead time is “usable” for completing a future payment to the payee, and that the use of the payment lead time is not required by independent Claims 1 or 53. In addition, independent Claims 1 and 53 have been amended to correct an inadvertent minor typographical error, replacing the word “have” to “has.” No new matter has been added by these Amendments. Applicants also respectfully submit that these changes do not impact the patentability of the claims. Further, Applicants respectfully submit that the above-identified amendments were not presented earlier because the amendments relate to amendments made by Examiner’s Amendment and were thus only recently discovered or considered during routine Notice of Allowance processing.

It is, therefore, respectfully requested that the present Amendment be entered prior to the issuance of the present application. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

**CONCLUSION**

It is not believed that any extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference call, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,

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